



Job Title	Claims Adjuster, Senior	FLSA Status	Exempt
Band	PRO	Probationary Period	12 Months
Zone	7	Job Code	18302

Class Specification – Claims Adjuster, Senior

Summary Statement:

The purpose of this position is to perform a variety of professional duties involved in investigating liability claims against the City; analyzing and evaluating legal liability and damages including subrogation; and mitigating, negotiating, documenting progress, managing litigation and settling claims; maintaining all applicable laws and staying current in federal, state, and local compliance. This position handles multiple and highly complex claims including working with excess carriers to obtain proper reimbursements from carriers. This position is also responsible for monitoring legislative measures that may impact the Claims Reserve Fund and Workers' Compensations funds.

DISTINGUISHING CHARACTERISTICS:

This is the advanced journey level class in the Claims Adjuster series. Positions at this level possess a specialized, technical, or functional expertise within the area of assignment and may exercise lead supervision over assigned lower level staff. Employees are typically assigned significant responsibilities above the journey level and often exercise independent judgment in the performance of all duties. This class is distinguished in that it performs the most complex work assigned to series and serves in a working supervisory capacity over lower level staff.

Essential Functions	Note: Regular and predictable attendance is an essential function in the performance of this job.
Time % (All below must add to 100%)	Note: Time spent on each essential function will vary based on operational needs and is only intended to be an approximation over the course of a full year.
75%	Investigate and handle complex to highly complex claims, addressing questions of coverage, liability, subrogation and damages. Follows all statutes, rules, and policies related to adjusting claims and manages all aspects of claim, as defined by line of coverage. Sets timely, appropriate reserves in compliance with City reserving philosophy. Thoroughly documents claim activity in claims database. Provides prompt, detailed responses to appropriate parties. Thoroughly evaluates claim exposure and provides clear and concise assessment of claim value. Retains and directs/manages defense counsel and moves claims towards resolution utilizing strong negotiation skills. Manages the use of surveillance techniques, necessary equipment, and documents for claim filing. Considered a subject matter expert. Assists with Internal and State audits.



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15%	Performs claim investigation by conducting investigations with the initial interview of the injured party and contacting supervisors, witnesses, and other parties to verify the facts of the injury. Conducts field investigations to confirm the claim facts. Collects all records (past and current) as appropriate. Determines if a third party is responsible for injury and putting the party on notice of subrogation intent. Documents the progress of the claim until resolution of claim.
10%	Attends and schedules meetings as outlined in our internal procedures. Mentor and train other personnel, as requested.

Competencies Required:

Human Collaboration Skills: Work may require providing advice to others outside direct reporting relationships on specific problems or general policies. Contacts may require the consideration of different points of view to reach agreement. Elements of persuasion may be necessary to gain cooperation and acceptance of ideas.

Reading: Intermediate – Ability to read papers, periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ordinarily, such education is obtained in high school up to college. However, it may be obtained from experience and self-study.

Math: Intermediate – Ability to deal with a system of real numbers; and practical application of fractions, percentages, ratios/proportions and measurements. Ordinarily, such education is obtained in high school up to college. However, it may be obtained from experience and self-study.

Writing: Intermediate – Ability to write reports, prepare business letters, expositions, and summaries with proper format, punctuation, spelling, and grammar, using all parts of speech. Ordinarily, such education is obtained in high school up to college. However, it may be obtained from experience and self-study.

Technical Skills Required:

Skilled in a Technical Field - Work requires a comprehensive, practical knowledge of a technical field with use of analytical judgment and decision-making abilities appropriate to the work environment of the organization.



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Relevant Background and Formal Education: Demonstrated skills, competencies, and knowledge required for this job are most often acquired through the following practical experience and level of academic education and training as suggested below.

Education: Bachelor's degree from an accredited college or university with major coursework in risk management, business administration, human resources or a related field.

Experience: Five years of full-time responsible analytical experience including experience processing and adjusting liability, benefits or insurance claims.

Education and Experience Equivalency:

One (1) year of the appropriate type and level of experience may be substituted for each required year of post-high school education.

Additional appropriate education may be substituted for the minimum experience requirements.

Certifications and Licenses: Must possess or be able to acquire the following certifications and/or licenses.

Colorado Driver's License	Upon hire
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Certifications required in accordance with standards established by departmental policy.	
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Supervision Exercised:

Work requires functioning as a lead worker performing essentially the same work as those directed, and includes overseeing work quality, training, instructing, and scheduling of work.

Supervision Received:

Receives Limited Direction: The employee normally performs the duty assignment according to his or her own judgment, requesting supervisory assistance only when necessary. Special projects are managed with little oversight and assignments may be reviewed upon completion. Performance reviewed periodically.

Fiscal Responsibility:

This job title does research for documents, compiles data for computer entry, and/or enters or oversees data entry. Has responsibility for monitoring budget/fiscal expenditures (typically non-



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discretionary expenditures) for a work unit of less than department size (programs, activities, projects or small organizational units) or responsibility for fiscal management of capital project(s).

Physical Demands:

Exerting up to 10 lbs. occasionally or negligible weights frequently; sitting most of the time.

Environmental Conditions	Frequency
Primary Work Environment	Office Environment
Extreme Temperature	Never
Wetness and Humidity	Never
Respiratory Hazards	Never
Noise and Vibrations	Never
Physical Hazards	Never
Mechanical and/or Electrical Hazards	Never
Exposure to Communicable Diseases	Never

Machines, Tools, Equipment, and Work Aids: Computer, printer, copier, telephone, and standard office equipment.

Specialized Computer Equipment and Software: Microsoft Office, and specialized claims and billing software.

The description above is intended to represent only the key areas of responsibilities; specific job assignments, duties, and environmental conditions will vary depending on the business need of the department and the particular assignment.

Original Date: January 2015